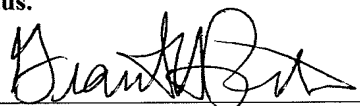


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|---|---|---|
| U.S. DEPARTMENT OF COMMERCE<br>PATENT AND TRADEMARK OFFICE<br><br><b>TRANSMITTAL LETTER TO THE UNITED STATES<br/>         DESIGNATED/ELECTED OFFICE (DO/EO/US)<br/>         CONCERNING A FILING UNDER 35 U.S.C. 371 AND 37 CFR 1.491</b>  |   | ATTORNEY DOCKET NO.<br>40398-104025<br>U.S. APPLICATION NO.<br>10/598,778 |
| INTERNATIONAL APPLICATION NO.<br>PCT/US2005/007838  | INTERNATIONAL FILING DATE<br>10 March 2005 (10.03.2005) | PRIORITY DATE CLAIMED<br>11 March 2004 (11.03.2004)                       |
| TITLE OF INVENTION<br>SYSTEM FOR PROCESSING STORED VALUE INSTRUMENT   |   |   |
| APPLICANT(S) FOR DO/EO/US<br>Boukadoum et al.   |   |   |
| Applicant herewith submits to the United States Designated/Elected Office (DO/EO/US) the following items and other information:   |   |   |
| 1. <input type="checkbox"/> This is a <b>FIRST</b> submission of items concerning a filing under 35 U.S.C. 371.   |   |   |
| 2. <input checked="" type="checkbox"/> This is a <b>SECOND</b> or <b>SUBSEQUENT</b> submission of items concerning a filing under 35 U.S.C. 371.  |   |   |
| 3. <input type="checkbox"/> This is an express request to begin national examination procedures (35 U.S.C. 371(f)).   |   |   |
| 4. <input type="checkbox"/> The US has been elected (PCT Article 31).   |   |   |
| 5. <input type="checkbox"/> A copy of the International Application as filed (35 U.S.C. 371(c)(2)) <ul style="list-style-type: none"> <li>a. <input type="checkbox"/> is attached hereto (required only if not communicated by the International Bureau).</li> <li>b. <input type="checkbox"/> has been communicated by the International Bureau.</li> <li>c. <input type="checkbox"/> is not required, as the application was filed in the United States Receiving Office (RO/US).</li> </ul>  |   |   |
| 6. <input type="checkbox"/> An English language translation of the International Application as filed (35 U.S.C. 371(c)(2)). <ul style="list-style-type: none"> <li>a. <input type="checkbox"/> is attached hereto.</li> <li>b. <input type="checkbox"/> has been previously submitted under 35 U.S.C. 154(d)(4).</li> </ul>  |   |   |
| 7. <input type="checkbox"/> Amendments to the claims of the International Application under PCT Article 19 (35 U.S.C. 371(c)(3)) <ul style="list-style-type: none"> <li>a. <input type="checkbox"/> are attached hereto (required only if not communicated by the International Bureau).</li> <li>b. <input type="checkbox"/> have been communicated by the International Bureau.</li> <li>c. <input type="checkbox"/> have not been made; however, the time limit for making such amendments has NOT expired.</li> <li>d. <input type="checkbox"/> have not been made and will not be made.</li> </ul> |   |   |
| 8. <input type="checkbox"/> An English language translation of the amendments to the claims under PCT Article 19 (35 U.S.C. 371(c)(3)).   |   |   |
| 9. <input checked="" type="checkbox"/> An oath or declaration of the inventor(s) (35 U.S.C. 371(c)(4)).   |   |   |
| 10. <input type="checkbox"/> An English language translation of the annexes to the International Preliminary Examination Report under PCT Article 36 (35 U.S.C. 371(c)(5)).   |   |   |
| 11. Nucleotide and/or Amino Acid Sequence Submission <ul style="list-style-type: none"> <li>a. <input type="checkbox"/> Computer Readable Form (CRF)</li> <li>b. Specification Sequence Listing on:             <ul style="list-style-type: none"> <li>i. <input type="checkbox"/> CD-ROM or CD-R (2 copies); or</li> <li>ii. <input type="checkbox"/> Paper Copy</li> </ul> </li> <li>c. <input type="checkbox"/> Statement verifying identity of above copies</li> </ul>  |   |   |
| <b>Items 12 to 19 below concern other document(s) or information included:</b>  |   |   |
| 12. <input type="checkbox"/> An Information Disclosure Statement under 37 CFR 1.97 and 1.98. <ul style="list-style-type: none"> <li><input type="checkbox"/> Form PTO-1449</li> <li><input type="checkbox"/> Copies of Listed Documents</li> </ul>  |   |   |
| 13. <input type="checkbox"/> An assignment for recording. A separate cover sheet in compliance with 37 CFR 3.28 and 3.31 is included.   |   |   |
| 14. <input type="checkbox"/> A FIRST preliminary amendment.<br><input type="checkbox"/> A SECOND or SUBSEQUENT preliminary amendment.   |   |   |
| 15. <input type="checkbox"/> A substitute specification.  |   |   |
| 16. <input type="checkbox"/> A change of power of attorney and/or address letter.   |   |   |
| 17. <input type="checkbox"/> Application Data Sheet Under 37 CFR 1.76   |   |   |
| 18. <input type="checkbox"/> Return Receipt Postcard  |   |   |
| 19. <input type="checkbox"/> Other items or information:  |   |   |

|  |              |   |  |                                     |              |
|--|--------------|---|--|-------------------------------------|--------------|
| U.S. APPLICATION NO.<br>10/598,778   |              | INTERNATIONAL APPLICATION NO.<br>PCT/US2005/007838                            |  | ATTORNEY DOCKET NO.<br>40398-104025 |              |
| The following fees are submitted:  |              |   |  | Calculations                        | PTO Use Only |
| 20. <input type="checkbox"/> a) Basic national fee (37 CFR 1.492(a)) .....\$300.00   |              |   |  | \$300.00                            |              |
| 21. <input type="checkbox"/> b) Examination fee (37 CFR 1.492(c))<br>If the written opinion prepared by ISA/US or the international preliminary examination report prepared by IPEA/US indicates all claims satisfy provisions of PCT Article 33(1)-(4).....\$0.00<br>All other situations .....\$200.00   |              |   |  | \$0.00                              |              |
| 22. <input checked="" type="checkbox"/> c) Search fee<br>If the written opinion of the ISA/US or the international preliminary examination report prepared by IPEA/US indicates all claims satisfy provisions of PCT Article 33(1)-(4).....\$0.00<br>Search fee (37 CFR 1.445(a)(2)) has been paid on the international application to the USPTO as an International Searching Authority..... \$100.00<br>International Search Report prepared by an ISA other than the US and provided to the Office or previously communicated to the US by the IB.....\$400.00<br>All other situations.....\$500.00 |              |   |  | \$0.00                              |              |
| <b>TOTAL OF 20, 21 &amp; 22 =</b>  |              |   |  | <b>\$0.00</b>                       |              |
| <input type="checkbox"/> Additional fee for specification and drawings filed in paper over 100 sheets (excluding sequence listing or computer program listing filed in an electronic medium). The fee is \$250.00 for each additional 50 sheets of paper or fraction thereof.  |              |   |  | \$                                  |              |
| Total Sheets   | Extra Sheets | Number of each additional 50 or fraction thereof (round up to a whole number) | RATE   |                                     |              |
| -100=  | /50=         |   | x \$250.00   | \$                                  |              |
| Surcharge of \$130.00 for furnishing the oath or declaration later than 30 months from the earliest claimed priority date (37 CFR 1.492(e)).   |              |   |  | \$130.00                            |              |
| CLAIMS   | NUMBER FILED | NUMBER EXTRA  | RATE   |                                     |              |
| Total Claims   | 20 -20=      | 0   | x \$50.00  | \$0.00                              |              |
| Independent Claims   | 0 - 3 =      | 0   | x \$200.00   | \$0.00                              |              |
| <input type="checkbox"/> Multiple Dependent Claim(s) (if applicable)   |              |   | + \$360.00   | \$0.00                              |              |
| <b>TOTAL OF ABOVE CALCULATIONS=</b>  |              |   |  | <b>\$130.00</b>                     |              |
| <input type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27. The fees indicated above are reduced by 1/2.   |              |   |  | \$                                  |              |
| <b>SUBTOTAL=</b>   |              |   |  | <b>\$130.00</b>                     |              |
| Processing fee of \$130.00 for furnishing English Translation later than <input type="checkbox"/> 20 <input type="checkbox"/> 30 months from the earliest claimed priority date.   |              |   |  | \$                                  |              |
| <b>TOTAL NATIONAL FEE=</b>   |              |   |  | <b>\$130.00</b>                     |              |
| Applicants petition for a three-month extension of time under 37 CFR 1.136   |              |   |  | \$1,020.00                          |              |
| <b>TOTAL FEE ENCLOSED=</b>   |              |   |  | <b>\$1,150.00</b>                   |              |
|  |              |   |  | Amount to be: refunded              | \$           |
|  |              |   |  | charged:                            | \$           |
| a. <input type="checkbox"/> A check in the amount of \$            to cover the above fee is enclosed.<br>b. <input checked="" type="checkbox"/> Please charge Deposit Account No. 12-0913 in the amount of \$1,150.00 to cover the above fees.<br>c. <input checked="" type="checkbox"/> The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Deposit Account No. 12-0913.   |              |   |  |                                     |              |
| <b>NOTE: Where an appropriate time limit under 37 CFR 1.495 has not been met, a petition to revive (37 CFR 1.137(a) or (b)) must be filed and granted to restore the application to pending status.</b>  |              |   |  |                                     |              |
| SEND ALL CORRESPONDENCE TO:  |              |   | <br>Grant H. Peters , Registration No. 35,977<br>One of the Attorneys for Applicant(s) |                                     |              |
| <b>Customer Number: 23644</b><br>Barnes & Thornburg LLP<br>P.O. Box 2786<br>Chicago, Illinois 60690-2786   |              |   | Date: September 28, 2007   |                                     |              |